Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Jan	
	identification (for example,	First name	First name
	your driver's license or	Lynn Middle name	Middle
	passport).		Middle name
	Bring your picture	Stockwell Last name	Last name
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	Only the last 4 divite of		
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>2329</u>	XXX - XX
	number or federal	OR	OR
	Individual Taxpayer Identification number		
		9 xx - xx	9xx - xx

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Document Stockwell Jan Lynn Debtor 1 Case Number (if known) _

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN			
5. Where you live	708 Olive Street Number Street Woodstock IL 60098 City State ZIP Code	If Debtor 2 lives at a different address: Number Street City State ZIP Code			
	MCHENRY County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.			
	Number Street P.O. Box City State ZIP Code	P.O. Box City State ZIP Code			
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408			

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Debtor 1

Jan Lynn Document Stockwell

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Pa	Tell the Court About You	r Bankruptcy Case					
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11					
		☐ Chapter 12					
		☐ Chapter 13					
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?	■ No Yes. District None When Case Number					
	lact o youro.	MM / DD / YYYY					
		District None When Case Number MM / DD / YYYY					
		District When Case Number MM / DD / YYYY					
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY					
		Debtor Relationship to you District When Case Number, if known MM / DD / YYYY					
11.	Do you rent your residence?	 No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? 					
		 No. Go to line 12. ☐ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition. 					

Debto	Case 17-8254	8 Doc 1	Filed 10/27/17 Document Stockwell	Entered 10/27/17 09:48:02 Page 4 of 57	Desc Main
Dobto	First Name	Middle Name	Last Name		
Par	t 3: Report About Any Busin	esses You Own as	s a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?		So to Part 4. lame and location of busines	ss	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or	N	lame of business, if any		
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	N _	lumber Street		
	to this petition.	_ C	ity		Zip Code
			Check the appropriate box to	describe your business:	·
			_	as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estat	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	l in 11 U.S.C. § 101(53A))	
			Commodity Broker (as	defined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business	appropriate of balance sheet	deadlines. If you indicate that et, statement of operations,	ourt must know whether you are a small business de tt you are a small business debtor, you must attach cash-flow statement, and federal income tax return dure in 11 U.S.C. § 1116(1)(B).	your most recent
	debtor? For a definition of small	No. I an	n not filing under Chapter 11		
	business debtor, see 11 U.S.C. § 101(51D).		n filing under Chapter 11, bu Bankruptcy Code.	it I am NOT a small business debtor according to th	e definition in
			m filing under Chapter 11 an Inkruptcy Code.	d I am a small business debtor according to the def	inition in the
Par	t 4: Report if You Own or Ha	ve Any Hazardous	s Property or Any Property Ti	nat Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	nat is the hazard?		
	indentifiable hazard to public health or safety? Or do you own any				
	property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	lf ii	mmediate attention is neede	ed, why is it needed?	
		Wi	nere is the property?	per Street	

City

State

ZIP Code

Debtor 1

Jan Lynn Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Jan Lynn Document Stockwell Page 6 of 57

Case Number (if known)

16.	What kind of debts do		consumer debts? Consumer debts are de					
	you have?	as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain						
		money for a business or investment or through the operation of the business or investment. No. Go to line 16c.						
		Yes. Go to line 17.	we that are not concurred dahts or husiness of	lehte				
			we that are not consumer debts or business o	lebis.				
7.	Are you filing under Chapter 7?	☐ No. I am not filing under Ch	apter 7. Go to line 18.					
	Do you estimate that after		er 7. Do you estimate that after any exempt p s are paid that funds will be available to distril					
	any exempt property is excluded and	No.						
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐Yes.						
8.	How many creditors do	1 -49	1,000-5,000	25,001-50,000				
	you estimate that you owe?	□ 50-99 □ 100-199	☐ 5,001-10,000	☐ 50,001-100,000 ☐ More than 100,000				
	owe:	☐ 200-999	☐ 10,001-25,000	☐ More than 100,000				
9.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
	estimate your assets to be worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion				
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion				
0.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion				
	to be?	☐ \$100,001-\$500,000 ☐ \$500.001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion				
Pai	t 7: Sign Below	 \$500,001-\$1 IIIIII0II	☐ \$100,000,001-\$500 HilliloH	More than \$50 billion				
ı aı	Sign Below	The second second district and the second	I de deservo de la constitución de	and the constituted to the constituted				
or	you	correct.	I declare under penalty of perjury that the info	rmation provided is true and				
			ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	The state of the s				
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342					
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.				
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		/s/ Jan Lynn Stockwel		ture of Debtor 2				
		· ·	_					
		Executed on10/25/2017	Execu	ited on				

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Debtor 1	Jan	Lynn	Stockwell	Case Number	(if known)	
	First Name	Middle Name	Last Name			
•	r attorney, if you are nted by one	proceed under Chap each chapter for which	e debtor(s) named in this petition, dec ter 7, 11, 12, or 13 of title 11, United ch the person is eligible. I also certif and, in a case in which § 707(b)(4)(D)	States Code, and have ex y that I have delivered to t	xplained the relief available the debtor(s) the notice rec	e under quired by
•	re not represented torney, you do not	the information in the	e schedules filed with the petition is in	ncorrect.		
•	file this page.	🗶 /s/ Jason Kyle Nielson		Date	Date: 10/25/2017	7
		Signature of At	torney for Debtor	54.0	MM / DD / YYYY	
		Jason K	Kyle Nielson			
		Printed name	·			
		Geraci L	.aw L.L.C.			
		Firm name				
		55 E. Mo	onroe St., #3400			
		Number Stre	et			
		Chicago				
		Chicago		IL	60603	
		City		State	ZIP Code	
		Contact Phone	312-332-1800	Email ad	dressndil@geracila	aw.com
		6288458	3	IL		

State

Bar number

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Jan	Lynn	Stockwell
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	·		<u> </u>

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets		
		Your assets Value of what you own
Schedule A/B: Property (Official Form 1a. Copy line 55, Total real estate, from	n 106A/B) om Schedule A/B	<u> </u>
1b. Copy line 62, Total personal prope	erty, from Schedule A/B	\$ 17,355
1c. Copy line 63, Total of all property	on Schedule A/B	\$ 17,355
Summarize Your Liabilities		
		Your liabilities Amount you owe
	ims Secured by Property (Official Form 106D) n A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$4,600
	(priority unsecured claims) from line 6e of Schedule E/F	\$0 \$78,743
3b. Copy the total claims from Part 2 ((nonpriority unsecured claims) from line 6j of Schedule E/F	
Part 3: Summarize Your Liabilities		
Schedule I: Your Income (Official Fore Copy your combined monthly income.)	m 106l) e from line 12 of <i>Schedule I</i>	\$2,662.33
Schedule J: Your Expenses (Official F Copy your monthly expenses from lin	Form 106J) ne 22c of <i>Schedule J</i>	\$2,610.00

Document Stockwell Jan Lynn Case Number (if known) __ Debtor 1

Last Name

Answer These Questions for Administrative and Statistical Records						
Are you filling for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$3,813.						
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :						
From Part 4 of Schedule E/F, copy the following:						
9a. Domestic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Student loans. (Copy line 6f.)	\$ 47,861.00					
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00					
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Total. Add lines 9a through 9f.	\$_47,861.00					

First Name

Middle Name

Fill in this inf	ormation to identify you	ur case and this filin		Entered 10/27/17 0 of 57	09:48:02	Desc I	Main	
Debtor 1	Jan	Lynn	Stockwell					
Debioi 1	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States F	Bankruptcy Court for the :	NORTHERN Distric	t of ILLINOIS					
Case Number			(State)			Пс	heck if this	is an
(If known)						a	mended fili	ng
Official Fo	orm 106A/B							
Schedule	A/B: Proper	ty						12/15
esponsible for sages, write you Part 1: D1. Do you own No.	supplying correct inforr r name and case numb escribe Each Residence, n or have any legal or e	mation. If more spacer (if known). Answ Building, Land, or Of	ccurate as possible. If two made is needed, attach a separater every question. The Real Esate You Own or Hamany residence, building, land	te sheet to this form. On the t	· ·	=		
		·	our entries fro Part 1, includin		>			
you nave att	ached for Part 1. Write	tnat number nere						\$0.00
Part 2: D	escribe Your Vehicles							
No. Yes. M	Describe ake: odel: ear: oproximate Mileage:	Chrysler Town & Country 2005 192,000	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl	y	Do not deduct s the amount of a Creditors Who Current value entire property	iny secured cl Have Claims of the	aims on Sche	dule D: operty ue of the
Of	ther information:		At least one of the debtors	and another	\$	2,500.00	\$	2,500.00
	005 Chrysler Town & Co ver 192,000 miles.	ountry with	Check if this is communications)	unity property (see				
М	ake:	Dodge	Who has an interest in the	property? Check one.	Do not deduct s	secured claims	s or exemption	s. Put
M	odel:	Durango	Debtor 1 only		the amount of a	,		
Ye	ear:	2006	Debtor 2 only		Current value		Current val	
Ą	pproximate Mileage:	160,000	Debtor 1 and Debtor 2 onl At least one of the debtors		entire property	y?	portion you	ı own?
Ot	ther information:		At least one of the design		\$	3,500.00	\$	1,750.00
I	006 Dodge Durango with	n over 160,000	Check if this is communications instructions)	unity property (see				
Examples: E	Boats, trailers, motors, person	onal watercraft, fishing v	creational vehicles, other vehicles, snowmobiles, motorcycle	accessories				

Debtor 1

Case 17-82548 Jan

Doc 1

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Desc Main

First Name

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Document
Last Name
F

	Part 3:	Describe Your Pe	rsonal and Household Items	
Do	you own o	r have any legal	or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions
06.	Examples:		nishings furniture, linens, china, kitchenware	7
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$200 Household Goods \$500	\$ 700.00
07.		Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games	
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone \$300	\$ 300.00
08.		Antiques and figur	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	
	Yes.	Describe		\$ <u>0.0</u> 0
09.	Examples: and kayaks	s; carpentry tools; r	hobbies nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments	1
	Yes.	Describe	Used treadmill \$50	\$ 50.00
10.	No.		guns, ammunition, and related equipment	
	Yes.	Describe		\$ <u>0.0</u> 0
11.	Examples:		furs, leather coats, designer wear, shoes, accessories	
	Yes.	Describe	Necessary wearing apparel \$200	\$ 200.00
12.	Examples: gold, silver		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	<u> </u>
	Yes.	Describe	Engagement Ring, costume jewelry \$50	s 50.00
13.	Examples:	animals Dogs, cats, birds,	norses	<u> </u>
	Yes.	Describe		\$0.00
14.	No.		busehold items you did not already list, including any health aids you did not list	
	Yes.	Describe		\$0.00
15.			of your entries from Part 3, including any entries for pages you have attached er here	\$1,300.00

Debtor 1

Case 17-82548 Jan

Doc 1

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Desc Main

First Name

Middle Name

Filed 10/27/17

Stockwell
Document
Last Name

	art 4:	escribe Your Fil	nancial Assets		
Do	you own or	have any legal	or equitable interest in any	y of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash				
	No. Yes.	Money you have in Describe	n your wallet, in your home, in a s	safe deposit box, and on hand when you file your petition	\$ 0.00
17.	Deposits of	f monev			·
	Examples: 0	Checking, savings	s, or other financial accounts; cert If you have multiple accounts with	tificates of deposit; shares in credit unions, brokerage houses, the same institution, list each.	
	Yes.	Describe	Account Type:	Institution name:	
			Checking Account	Chase Bank	<u> </u>
			Savings Account	Chase Bank	\$50.00
					\$ 5 5.00
18.		-	bublicly traded stocks tment accounts with brokerage fir	irms, money market accounts	
	Yes.	Describe	Institution or issuer name:		
19.	_			ted and unincorporated businesses, including an interest in	\$ <u>0.0</u> 0
	No. Yes.	Describe	Name of Entity and Percent	t of Ownership:	
					\$0.00
20.	Negotiable i	instruments includ	le personal checks, cashiers' che	ole and non-negotiable instruments ecks, promissory notes, and money orders. comeone by signing or delivering them.	
	Yes.	Describe	Issuer name:		\$0.00
21.	Retirement	or pension acc	counts		
	Examples: I	nterests in IRA, E	RISA, Keogh, 401(k), 403(b), thri	rift savings accounts, or other pension or profit-sharing plans	
	=		Town of account and locations	#i	
	Yes.	Describe	Type of account and Institut		\$ Unknown
			Pension plan	IMRF	
					\$0.00
22.	Your share Examples:		osits you have made so that you i	may continue service or use from a company lities (electric, gas, water), telecommunications	
	No. Yes.	Describe	Institution name or individua	al:	
					\$0.00
23.	Annuities (A contract for a	a periodic payment of mone	ey to you, either for life or for a number of years)	
	Yes.	Describe	Issuer name and description	n:	\$ 0.00
24.			IRA, in an account in a quali (b), and 529(b)(1).	ified ABLE program, or under a qualified state tuition program.	<u> </u>
	Yes.	Describe	Institution name and descrip	ption. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equ	itable or future	e interests in property (other	r than anything listed in line 1), and rights or powers	\$ <u>0.0</u> 0
	Yes.	Describe			\$ 0.00
26.			emarks, trade secrets, and of ames, websites, proceeds from ro	other intellectual property oyalties and licensing agreements	
	Yes.	Describe			
	_				\$0.00

Debtor 1

Case 17-82548 Jan

Doc 1

Desc Main

First Name

Middle Name

Filed 10/27/17

Stockwell
Document

Filed 10/27/17

Filed 10/27/17

Entered 10/27/17 09:48:02 Page 13 of 57 rumber (if known)

27.			other general intangibles clusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No. Yes.	Describe			
				\$	0.00
Мо	ney or prop	erty owed to you	1?	Current value of portion you own Do not deduct set or exemptions	vn?
28.	Tax refund	s owed to you			
	Yes.	Describe	Estimated 2017 Tax Refund. 2016 return contained \$6,134 in Earned income and child Tax Credits. \$10,000	s	10,000.00
29.	Examples: I	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	_	
	Yes.	Describe	Jan Stockwell is owed an undetermined, but substantial amount of support arrears (estimated to be approximately \$16,000)	\$	Unknown
30.	Examples: I		wes you bility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else		
	Yes.	Describe		\$	0.00
31.		insurance polici Health, disability, o Describe	es Iffe insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	_	
32.	Any interes	st in property th	term life insurance at is due you from someone who has died	\$	0.00
	If you are the property be	ne beneficiary of a l cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
	Yes.	Describe		\$	0.00
33.	_	Accidents, employr	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		
	Yes.	Describe		\$	0.00
34.	No.	_	uidated claims of every nature, including counterclaims of the debtor and rights		
	∐Yes.	Describe		\$	0.00
35 .	No.	ıaı assets you d	id not already list		
	Yes.	Describe		\$	0.00
			of your entries from Part 4, including any entries for pages you have attached er here>		\$10,055.00

D

Desc Main

ebtor 1	Jan	Case 17-82548	DOC I	Filed 10/2//1/	Page 14 of 57	Des
	First Name	Middle Name		Last Name	Page 14 01 57	

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No.	
L Yes.	Current value of the portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned	
No.	
Yes. Describe	\$ 0.00
39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No.	<u> </u>
Yes. Describe	
	\$0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No.	
Yes. Describe	
	\$0.00
41. Inventory No.	
Yes. Describe	
42. Interests in partnerships or joint ventures	\$0.00
No. Name of Entity and Percent of Ownership:	
Yes. Describe	
43. Customer lists, mailing lists, or other compilations	\$0.00
No.	
Yes. Describe	0.00
44. Any business-related property you did not already list	<u> </u>
No.	
Yes. Describe	\$ <u>0.0</u> 0
as Add the dellawative of all of communities from Dark S. including any orbits from any orbits of a great standard	
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	\$ 0.00
47. Farm animals	\$ <u>0.0</u> 0
Examples: Livestock, poultry, farm-raised fish	
Yes. Describe	
	\$0.00
48. Crops—either growing or harvested	
Yes. Describe	
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No.	
Yes. Describe	\$0.00

Schedule A/B: Property

Filed 10/27/17 Entered 10/27/17 09:48:02

Document Page 15 of a Strumber (if known)

Page 15 of a Strumber (if known) Case 17-82548 Doc 1 Desc Main Debtor 1 Jan First Name 50. Farm and fishing supplies, chemicals, and feed No. Describe..... Yes. 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$4,250.00 56. Part 2: Total vehicles, line 5 \$1,300.00 57. Part 3: Total personal and household items, line 15 \$ 10,055.00 58. Part 4: Total financial assets, line 36

59. Part 5: Total business-related property, line 45

61. Part 7: Total other property not listed, line 54

60. Part 6: Total farm- and fishing-related property, line 52

62. Total personal property. Add lines 56 through 61.

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$ 0.00

\$ 0.00

\$ 0.00

\$ 15,605.00

\$15,605.00

\$ 15,605.00

Fill in this in	formation to iden	tify your case:	
Debtor 1	Jan	Lynn	Stockwell
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt								
1. Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.						
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)							
2. For any propert	y you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in t	the information below.						
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief	2005 Chrysler Town & Country with	2.500		735 ILCS 5/12-1001(c) - \$2,400.00					
description:	over 192,000 miles.	\$2,500	 \$	735 ILCS 5/12-1001(b) - \$100.00					
Line from	00		100% of fair market value, up to						
Schedule A/B:	03		any applicable statutory limit						
Brief	Furniture, linens, small appliances,	s 200	П.	735 ILCS 5/12-1001(b) - \$200.00					
description:	table & chairs, bedroom set	<u>\$200</u>	 \$						
Line from	00		100% of fair market value, up to						
Schedule A/B:	06		any applicable statutory limit						
Brief	Flat screen TV, computer, printer, music collection, cell phone	¢ 300	Πs	735 ILCS 5/12-1001(b) - \$300.00					
description:	music collection, cell priorie	\$ <u>300</u>							
Line from	07		100% of fair market value, up to						
Schedule A/B:	<u>07</u>		any applicable statutory limit						
Brief	Used treadmill	_{\$} 50	П\$	735 ILCS 5/12-1001(b) - \$50.00					
description:		\$							
Line from	00		100% of fair market value, up to						
Schedule A/B:	09		any applicable statutory limit						
Official Form 106C	Official Form 106C Record # 752665 Schedule C: The Property You Claim as Exempt Page 1 of 2								
			y	-					

Dogument

Page 17 of 57 Case Number (if known)

Debtor 1 Jan Lynn Last Name First Name Middle Name

	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Check only one box for each exemption		
Brief description:	Necessary wearing apparel	\$ <u>200</u>	\$	735 ILCS 5/12-1001(a),(e) - \$200.00	
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Engagement Ring, costume jewelry	_{\$_} 50	\$	735 ILCS 5/12-1001(b) - \$50.00	
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		
Brief description:	Checking Account, Chase Bank, 5.00	<u>\$_5</u>	\$	735 ILCS 5/12-1001(b) - \$5.00	
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Savings Account, Chase Bank, 50.00	\$_ 50	\$	735 ILCS 5/12-1001(b) - \$50.00	
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Pension plan, IMRF, 0	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00	
Line from Schedule A/B:	<u>21</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Estimated 2017 Tax Refund. 2016 return contained \$6,134 in Earned income and child Tax Credits.	\$10,000	\$	735 ILCS 5/12-1001(g)(1)(2)(3) - \$6,867. 735 ILCS 5/12-1001(b) - \$3,133.00	
Line from Schedule A/B:	<u>28</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Jan Stockwell is owed an undetermined, but substantial amount of support arrears	\$Unknown	\$	735 ILCS 5/12-1001(g)(4) - \$0.00	
Line from Schedule A/B:	(estimated to be approximately		100% of fair market value, up to any applicable statutory limit		
Are you claimin (Subject to adjust	ag a homestead exemption of more stment on 4/01/16 and every 3 years a acquire the property covered by the	s after that for cases filed on	or after the date of adjustment .)		

	Caso 17 9		1 Filed 10/27/17	Entered 10/27/1	7 09:48:02	Desc Main	
Fill in this in	formation to identify	y your case:		8 of 57			
Debtor 1	Jan	Lynn	Stockwell				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the	e : <u>NORTHERN</u> Dis	strict of ILLINOIS				
		o. <u>vo.ve.v</u>	(State)			Check if this	s is an
Case Number (If known)						amended fi	ling
Official Fo	orm 106D						
		: Who Have (Claims Secured by F	Property			12/1
Be as complete	and accurate as po-	ssible. If two married	I people are filing together, both al Page, fill it out, number the er	are equally responsible for		ny	
	· •	and case number (if b	•				
		ecured by your prop	ourt with your other schedules. Yo	u have nothing also to report	on this form		
	I in all of the informat		ourt with your other schedules. To	ou have nothing else to report	on this form.		
Tes. Fil	i in all of the informat	tion below.					
Part 1:	List All Secured Claim	15					
2. List all sec	cured claims. If a cre	editor has more than o	one secured claim, list the credito	r separately	Column A	Column A	Column C
for each cl	aim. If more than on	e creditor has a partio	cular claim, list the other creditors rder according to the creditors na	in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Citizens	s Auto Finance		Describe the property that secure	es the claim:	\$ 3,800.00	\$ 3,500.00	\$ <u>300.00</u>
Creditor's I			2006 Dodge Durango with over	160,000 miles	7		
60 Terra							
Number	Street		As of the data you file the claim	in Ohaal all that and			
			As of the date you file, the claim	is: Check all that apply.			
Crystal		IL 60014	Unliquidated				
City		State Zip Code	Disputed				
	the debt? Check one.		Nature of Lien. Check all that apply				
Debtor 2	•		An agreement you made (such as car loan)	s mortgage or secured			
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At least	one of the debtors and	another	Judgment lien from a lawsuit				
	if this claim relates to	оа	Other (including a right to offset)				
	unity debt was incurred		Last 4 digits of account number				
2.2	Finance of Illinois		Describe the property that secure		\$ 800.00	\$ 500.00	\$ 800.00
Creditor's I			Household Goods		7		
	a Cotta Ave						
Number	Street		As a fitte data was fits the atabas				
			As of the date you file, the claim	і s: Спеск ан тпат арріу.			
Crystal		IL 60014	Unliquidated				
City		State Zip Code	Disputed				
_	the debt? Check one.		Nature of Lien. Check all that apply				
Debtor 2	•		An agreement you made (such as car loan)	s mortgage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and	another	Judgment lien from a lawsuit				
Check	if this claim relates to	o a	Other (including a right to offset)				
	unity debt was incurred ²⁰	016	Last 4 digits of account number				
	was iliculted		on this page. Write that number		\$_4,600.00		

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Case Number (if known) **Document** Lynn

Debtor 1

Part 2:

Jan

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>4,600.00</u>

	Caco 17 9	22549 Doc	1 Filed 10/27/17	Entered 10/27/17 09:48:02	Desc Mair	า
Fill in this i	nformation to identify	y your case:		0 of 57		
Debtor 1	Jan	Lynn	Stockwell			
Debior	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United State	on Bankruntay Court for th	o: NODTHEDN D	intrint of ILLINOIS			
United State	s Bankruptcy Court for th	e. <u>NORTHERN</u> D	(State)		Па	
Case Number	er					if this is an
					amend	led filing
Official F	<u> </u>					
Schedule	e E/F: Credito	rs Who Have	Unsecured Claims	•		12/15
ist the other \(\lambda B: Property\) reditors with eeded, copy	party to any executor (Official Form 106A/E partially secured clai	y contracts or unex B) and on Schedule ms that are listed in I it out, number the our name and case	pired leases that could result in G: Executory Contracts and Une Schedule D: Creditors Who Haventries in the boxes on the left. A number (if known).	ns and Part 2 for creditors with NONPRIORITY a claim. Also list executory contracts on Scheexpired Leases (Official Form 106G). Do not in ve Claims Secured by Property. If more space Attach the Continuation Page to this page. On	edule nclude any e is	
1 Do any cr	editors have priority	unsecured claims a	nainst vou?			
_	So to Part 2.		yae. yea.			
=	50 to Fait 2.					
∐ Yes.		red eleime If a aradi	tor has more than one priority una	secured claim, list the creditor separately for eac	ob oloim For	
nonpriority unsecured	y amounts. As much a d claims, fill out the Co	s possible, list the cla entinuation Page of P	aims in alphabetical order accordi	riority amounts, list that claim here and show bot ing to the creditor's name. If you have more than olds a particular claim, list the other creditors in F uction booklet.) Total claim	n two priority Part 3. Priority	Nonpriority
Part 2:	List All of Your NONP	RIORITY Unsecured (Claims		amount	amount
	aditora baya nannria	rity unacquired eleim	no against you?			
_	editors have nonprior	-	-			
☐ No. Y Yes.	ou have nothing to rep	oort in this part. Sub	mit this form to the court with you	r other schedules.		
nonpriority included in	y unsecured claim, list	the creditor separate one creditor holds a	ely for each claim. For each claim	or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not lis litors in Part 3.If you have more than three nonpole.	st claims already	Total claim
4.1 Americ	Cash Loans		Last 4 digits of account number			\$ 1,120.00
Creditor's	s Name W. Elm St.		When was the debt incurred?	2017		
Number	Street					
			As of the date you file, the claim	is: Check all that apply.		
Мс Не	enry	IL 60050	Contingent			
City		State Zip Code	Unliquidated Disputed			
	es the debt? Check one.		Disputed			
=	r 1 only r 2 only		Type of NONPRIORITY unsecure	nd claim:		
=	r 1 and Debtor 2 only		Student loans	o outili.		
=	st one of the debtors and	another	Obligations arising out of a sepa	uration agreement or divorce		
=	k if this claim relates to		that you did not report as priority	·		
	nunity debt	, u	Debts to pension or profit-sharing			
	nim subject to offest?					
No			Other. Specify PayDay Loa	<u>n</u>		
I IVec						

Page 21 of 57 Number (if known) **Document** Jan Lynn Debtor 1

Pε	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.2	Barclays BANK Delaware	Last 4 digits of account number	NULL	\$ <u>1,534.00</u>
	Creditor's Name	When we she debt in sumed 2	2014-2015	
	Po Box 8803 Number Street	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Wilmington DE 19899	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans		
	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a community debt	that you did not report as priority cla Debts to pension or profit-sharing pl		
	Is the claim subject to offest?	Debts to pension of profit-sharing pr	ans, and other similar debts	
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes			
4.3	Capitalone	Last 4 digits of account number	<u>NULL</u>	\$ <u>457.00</u>
	Creditor's Name	When was the debt incurred?	2006-2017	
	15000 Capital One Dr Number Street	when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Richmond VA 23238	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl		
	Is the claim subject to offest?	Debts to pension of profit-sharing pr	ans, and other similar debts	
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes			
4.4	Capitalone	Last 4 digits of account number	NULL	\$ <u>1,047.00</u>
	Creditor's Name 15000 Capital One Dr	When was the debt incurred?	2006-2017	
	Number Street	This was the asst mountain.		
	Tanisa.	A - of the date was file the above to	Observation of	
		As of the date you file, the claim is:	Спеск ан that арріу.	
	Richmond VA 23238	Contingent Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only	- (110117107171		
	Debtor 2 only	Type of NONPRIORITY unsecured of	ciaim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separati	on agreement or divorce	
	At least one of the debtors and another	that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl		
	Is the claim subject to offest?		,	
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes	<u> </u>		

	First Name	Middle Name	•	Last Name	, , ,	
Debtor 1	Jan	Lynn		Document	Page 22 of 57 Number (if known)	
	Case	2 17-82548	DOC T		Entered 10/27/17 09.48.02	Desc Main

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Capitalone	Last 4 digits of account number NULL	\$ <u>1,621.00</u>
	Creditor's Name		
	15000 Capital One Dr	When was the debt incurred? 2010-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Richmond VA 23238	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Dobbe to periodic or profit or laring plants, and outer orininal dobbe	
	No	Other. Specify Credit Card or Credit Use	
l i	Yes	Other. Specify Croak Gard of Greak Gas	
4.6	Derrick Dermatology	Last 4 digits of account number	\$ 102.00
1.0	Creditor's Name		
	1531 S. Grove Ave Ste 101	When was the debt incurred? 2017	
	Number Street		
		As a fitting data was fitted that a lateral tax Object a little day of	
		As of the date you file, the claim is: Check all that apply.	
	Barrington IL 60010	Contingent	
	City State Zip Code	Unliquidated	
١ ،	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a		
Ι,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Madical Debt	
	Yes	Other. Specify Medical Debt	
47	FAWN Ridge Trails APTS	Last 4 digits of account number 4415	\$ 278.00
4.7	Creditor's Name	Last 4 digits of account number	<u> </u>
	3750 Naturally Fresh Blv	When was the debt incurred? 2017-2017	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Atlanta	Contingent	
	Atlanta GA 30349	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
i	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '		
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify Collecting for Creditor	
	Yes		

Page 23 of 57 Case Number (if known) **Document** Jan Lynn Debtor 1

Part 2# Your NONPRIORITY Unsecured Claims -	Continuation Page	
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8 Harris & Harris, LTD	Last 4 digits of account number	<u>\$ 605.00</u>
Creditor's Name	2017	
111 W Jackson Blvd	When was the debt incurred? 2017	
Number Street		
Suite 400	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60604	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No Yes	Other. Specify Collecting for Creditor	
4.9 James Schroeder DDS	Last 4 digits of account number	<u>\$_61.00</u>
Creditor's Name	When was the debt incurred? 2017	
7424 Hancock Dr.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wonder Lake IL 60097	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debte to periodical or profit charming plants, and other chimical debte	
No	Other. Specify Medical/Dental Services	
Yes	Outor. Opening	
4.10 Lending CLUB CORP	Last 4 digits of account number 7488	\$ <u>13,100.00</u>
Creditor's Name	0047 0047	
71 Stevenson St Ste 300	When was the debt incurred? 2017-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
San Francisco CA 94105	☐ Unliquidated	
City State Zip Code	☐ Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Por o re Porsonal Loan	
Yes	Other. Specify Personal Loan	

Page 24 of 57 Number (if known) **Document** Jan Lynn Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.11	Merrick BANK CORP	Last 4 digits of account number	NULL	\$ 1,295.00
	Creditor's Name		0007 0047	
	Po Box 9201	When was the debt incurred?	2007-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Old Bethpage NY 11804	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	T (NONDRIODITY	deline	
	Debtor 2 only	Type of NONPRIORITY unsecured of	ciaim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
	No	Other, Specify Credit Card or	Credit Llee	
	Yes	Other. Specify Credit Card or	Credit Ose	
4.12	Onemain	Last 4 digits of account number	3935	\$ 2,218.00
7.12	Creditor's Name			·
	Po Box 1010	When was the debt incurred?	2014-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	oncon all that apply.	
	Evansville IN 47706	Unliquidated		
	City State Zip Code			
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Personal Loan		
_	Personify			\$ 3,720.00
4.13		Last 4 digits of account number		\$ 3,720.00
	Creditor's Name 11956 Bernardo Plaza Dr.	When was the debt incurred?	2017	
	Number Street			
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	San Diego CA 92128	Contingent		
	City State Zip Code	Unliquidated		
,	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Personal Loan		
	l Ivos	_ · /		

Page 25 of 57 Case Number (if known) **Document** Jan Lynn Debtor 1

Part 24 Your NONPRIORITY Unsecured C	Claims - Continuation Page		
After listing any entries on this page, number	r them beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.14 Syncb/JCP	Last 4 digits of account number _	NULL	\$ <u>2,111.00</u>
Creditor's Name		0007 0047	
Po Box 965007	When was the debt incurred?	2007-2017	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Orlando FL 3289	96 Unliquidated		
City State Zip C Who owes the debt? Check one.	Code Disputed		
Debtor 1 only	ш .		
Debtor 2 only	Type of NONPRIORITY unsecured	olaim:	
Debtor 1 and Debtor 2 only	Student loans	Ciaiii.	
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
	that you did not report as priority of		
Check if this claim relates to a community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?	Debts to pension or pront-smaring p	plans, and other similar debts	
No	Other. Specify Credit Card or	Credit Use	
Yes	Guion opeany		
4.15 Syncb/Walmart	Last 4 digits of account number _	NULL	<u>\$ 1,613.00</u>
Creditor's Name		2007-2017	
Po Box 965024	When was the debt incurred?	2007-2017	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Orlando FL 3289	Unliquidated		
City State Zip C Who owes the debt? Check one.	Code Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl		
community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Yes		0.577	0.474.00
4.16 US DEPT OF ED/Glelsi	Last 4 digits of account number _	0577	\$ <u>9,174.00</u>
Creditor's Name Po Box 7860	When was the debt incurred?	2008-2017	
Number Street			
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
Madison WI 5370	Contingent		
City State Zip C	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl		
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to offest?			
No Yes	Other. Specify		

Doc 1 Filed 10/27/17 Entered 10/27/17 09:48:02 Desc Main Case 17-82548 Page 26 of 57 **Document** Jan Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** US DEPT OF ED/Glelsi **\$** 17,013.00 Last 4 digits of account number _ Creditor's Name 2009-2017 Po Box 7860 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Madison W/I 53707 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ US DEPT OF ED/Glelsi \$ 21,674.00 4.18 Last 4 digits of account number Creditor's Name 2012-2017 Po Box 7860 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Madison 53707 WI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Portfolio Recovery Assoc., Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor?

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Jan

Lynn

Document

Debtor 1

Part 4:	Add the Amounts for Each Type of Unsecured Claim
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6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$47,861.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$30,882.00
			¢ 78.743.00

		Caso 17	' 92549 Doc 1 J	Filed 10/27/17	Entor	ed 10/27/17	09:48:02	Desc Main	
Fil	l in this in	formation to iden				8 of 57			
De	ebtor 1	Jan	Lynn	Stockwell	-				
De	ebtor 2	First Name	Middle Name	Last Name					
	ouse, if filing)	First Name	Middle Name	Last Name	-				
Ur	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _						
	ase Number known)			(State)				Check if this amended fili	
Offi	cial F	orm 106G							
Sch	edule	G: Execut	ory Contracts and	Unexpired Lea	ses				12/15
3e as nforn	complete	and accurate as	possible. If two married peopleded, copy the additional page	e are filing together, bot , fill it out, number the e	h are equal ntries, and	ly responsible for sattach it to this pag	upplying correct e. On the top of a	iny	
additi	onal page	s, write your nam	e and case number (if known)				•		
1. D	_	-	contracts or unexpired leases submit this form to the court with		ou have no	thing else to report o	n this form		
	_		mation below even if the contrac						
_	_ 100.11		nauch bolow even in the contract		Concador	v.b. i roporty (emola	11 01111 100/12)		
			or company with whom you ha						
	cample, re nexpired le		cell phone). See the instruction	ns for this form in the inst	ruction bool	klet for more example	es of executory co	ontracts and	
ı	Person or	company with wi	hom you have the contract or	lease		State what the	e contract or leas	e is for	
2.1									
2.1	Name				-				
					_				
	Number	Street							
	City		State Zip	Code	_				
2.2									
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
2.3	Oity		State Zip	Code					
2.3	Name				-				
					_				
	Number	Street							
	City		State Zip	Code	_				
2.4									
2	Name				-				
	Number	Street			-				
	Number	oueer							
	City		State Zip	Code					
2.5					_				
	Name								
	Number	Street			_				

State Zip Code

City

Official Form 106G

Fill in this in	formation to ide	entify your case:	
Debtor 1	Jan	Lynn	Stockwell
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number			_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	any Additional Pages, write your name and case number (if known). Answer every question.						
1. D	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)						
	□ No.						
	Yes						
		B years, have you lived in a c nia, Idaho, Lousiiana, Nevada		= :	nunity property states and territories include n, and Wisconsin.)		
ı	No. Go to lir	ne 3.					
	Yes. Did yo	ur spouse, former spouse, or	legal equivalent live with y	ou at the time?			
		which community state or ter	ritory did you live?	Fill	in the name and current address of that person.		
	Name of ye	our spouse, former spouse or legal equ	uivalent				
	Number	Street					
	City		State	Zip Code			
3. I r	Column 1, lis	t all of your codebtors. Do n	ot include your spouse a	s a codebtor if your	spouse is filing with you. List the person		
	-	r Schedule G to fill out Colu	-), or Schedule G (Of	ficial Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:		
3.1	Lee Beran				Schedule D, line1		
	Name 708 Olive St	reet			Schedule E/F, line		
	Number Woodstock	Street	IL	60098	Schedule G, line		
	City		State	Zip Code			
3.2	-				Schedule D, line		
	Name				Schedule E/F, line		
	Number	Street			Schedule G, line		
	City		State	Zip Code			
3.3					Schedule D, line		
	Name				Schedule E/F, line		
	Number	Street		<u></u>	Schedule G, line		

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Fill in this in	ill in this information to identify your case:				
Debtor 1	Jan	Lynn	Stockwell		
	First Name	Middle Name	Last Name		
Debtor 2	-				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for th	e : <u>NORTHERN DISTRICT (</u>	OF ILLINOIS		
Case Number	r			Check if	
(If known)				☐ An	
				—	

	ck if this is: An amended filing
=	A supplement showing post-petition
_	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Training Manager		
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	McHenry Commu	nity Consolidated Sch	
			Mc Henry, IL 6005	0	,
		How long employed there?	Since 8/1/2006		
Pa	Tt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$3,813.33	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 2 + line 3.		\$3,813.33	\$0.00

 Official Form 106I
 Record # 752665
 Schedule I: Your Income
 Page 1 of 2

Debtor 1

JanLynnDocument
StockwellPage 31 of 57
Case Number (if known) _First NameMiddle NameLast Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$3,813.33	\$0.00	
5. L	ist all	payroll deductions:				
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$979.40	\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b.	\$171.60	\$0.00	
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. I	nsurance	5e.	\$0.00	\$0.00	
	5f. C	Oomestic support obligations	5f.	\$0.00	\$0.00	
	5g. L	Inion dues	5g.	\$0.00	\$0.00	
	5h. C	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. A	dd the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,151.00	\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,662.33	\$0.00	
8. L i	st all	other income regularly received:	ļ	, , ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00	\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,662.33 +	\$0.00	\$2,662.33
11.	Incluother Do n	e all other regular contributions to the expenses that you list in <i>Schedul</i> de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are resident.	our depende		Schedule J.	ф0.00
	Spec	ify:			1	11. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Co		•	applies	12. \$2,662.33
13.	_	ou expect an increase or decrease within the year after you file this form	1?			
		No. Yes. Explain:				

Check if this is: Chec	Fill in this in	formation to identify you	ur case:				
Dector 2 Dector 2 Summary Partitions Landaum L	Debtor 1	Jan	Lynn	Stockwell	Check if this is:		
United States Barkruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS Care Number MM / DD / YYYY A separate filling for Debtor 2 because Debtor 2 maintains a separate household. MM / DD / YYYY A separate filling for Debtor 2 because Debtor 2 maintains a separate household. MM / DD / YYYY A separate filling for Debtor 2 because Debtor 2 maintains a separate household. MM / DD / YYYY A separate filling for Debtor 2 because Debtor 2 maintains a separate household. MM / DD / YYYY A separate filling for Debtor 2 because Debtor 2 maintains a separate household. MM / DD / YYYY A separate filling for Debtor 2 because Debtor 2 maintains a separate household response separate household response separate filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. I is this a joint case? No		First Name	Middle Name	Last Name	=	ŭ	
United States Bankroptoy Court for the:NORTHERN DISTRICT OF ALLINOIS	1	First Name	Middle Name	Last Name	-		
Green and Separate filing for Debtor 2 because Debtor 2 maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. PART I: Describe Your Mousehold 1. Is this a joint case? No. Go to line 2. Yes. Debtor 2 live in a separate household? No. One of list Debtor 1 and Debtor 2. Po you have dependents? No. Describe Your Mousehold No. Describe Your Mousehold No. Describe Your Mousehold No. Describe Your Mousehold? No. Describe You have dependents? No. Describe Your Mousehold? No. No.	United States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS			
Schedule J: Your Expenses 1/2/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Political Describe Your Household					MM / DD / Y	YYYY	
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part	Official F	orm 106.I				_	
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1:		_			maintains a	i separate nouse	
part 1: Describe Your Household 1. Is this a joint case?				ale are filing together, both o	are equally reemoneible for europhic	na correct informs	
1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No. Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? No Dependent's relationship to Debtor 1 or Debtor 2 Do not list Debtor 1 and Debtor 2. Do not list Debtor 1 and Debtor 2. Do not state the dependents' No No X Yes. Fill out this information for each dependent	=			= = =		=	
X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No. Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? Do not list Debtor 1 and Debtor 2. Do not list Debtor 1 and Debtor 2. Do not state the dependents' names. Daughter Daughter Daughter Daughter 11 X Yes. Daughter Daughter Daughter 4 X Yes. No. Yes. A No. Yes. Yes. A No. Yes. Part 2: Estimate Your opgoing Monthly Expenses Estimate Your Ongoing Monthly Expenses	Part 1:	escribe Your Household					
Yes. Dos Debtor 2 live in a separate household? No. Yes. Debtor 2 must file a separate Schedule J.	1. Is this a joi	nt case?					
No. Yes. Debtor 2 must file a separate Schedule J.							
2. Do you have dependents? Do not list Debtor 1 and Debtor 2. Do not state the dependents' names. Do not state the dependents' names. Doughter	Yes. I		eparate household?				
Do not list Debtor 1 and Debtor 2. Do not state the dependents' names. Daughter Dau			file a separate Schedu	ıle J.			
Do not list Debtor 1 and Debtor 2. Do not state the dependents' names. Daughter Dau	2 Do you h	navo donandante?	□ No				
Debtor 2. Do not state the dependents' names. Daughter Daughter 11 Ves No Ves No Ves X No X No Ves X No X No Ves X No X N	-	•	믐			•	1
Do not state the dependents' names. Daughter Daughter 11 X yes No X yes No Yes X No Yes			100:1 111 00		Daughtor	14	No
Daughter No Yes No Yes No Yes Daughter Yes No Yes Daughter A		ate the dependents'			Daugniei		Yes
Daughter 4	names.				Daughter	11	
3. Do your expenses include expenses of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.							
3. Do your expenses include expenses of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.					Daughter	4	
3. Do your expenses include expenses of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.							
3. Do your expenses include expenses of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.							
3. Do your expenses include expenses of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.							∖₩
expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses							
Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.		•	X No				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.		• •	\vdash				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.	Part 2:	stimate Your Ongoing Mo	nthly Expenses				
the applicable date.				less you are using this form	as a supplement in a Chapter 13 o	case to report	
Include expenses paid for with non-cash government assistance if you know the value			ptcy is filed. If this is a	a supplemental <i>Schedule J</i> ,	check the box at the top of the forr	m and fill in	
		•	_	=			·
of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) Your expenses	of such assista	ance and have included	it on Schedule I: Your	Income (Official Form 1061.))		our expenses
 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. \$1,200.00 		-	xpenses for your resid	lence. Include first mortgage	payments and	4	\$1 200 00
any rent for the ground or lot. 4. \$1,200.00 If not included in line 4:		_				4	ψ1,200.00
4a. Real estate taxes 4a. \$0.00	4a. Re	al estate taxes				4a.	\$0.00
4b. Property, homeowner's, or renter's insurance 4b. \$0.00			enter's insurance				\$0.00
4c. Home maintenance, repair, and upkeep expenses 4c. \$0.00	4c. Ho	me maintenance, repair,	and upkeep expenses			4c.	\$0.00
4d. Homeowner's association or condominium dues 4d. \$0.00	4d. Ho	meowner's association or	r condominium dues			4d.	\$0.00

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Case Number (if known) _

Lynn Jan Debtor 1

btor	F				
	First Name Middle Name	Last Name		Your expens	ses
i.	Additional Mortgage payments for your residence	e. such as home equity loans	5.	<u> </u>	\$0.0
i.	Utilities:	,			·
•	6a. Electricity, heat, natural gas		6a.		\$133.0
	6b. Water, sewer, garbage collection		6b.		\$50.0
	6c. Telephone, cell phone, internet, satellite, and	I cable service	6c.		\$192.0
	6d. Other. Specify:		6d.	\$	0.0
	Food and housekeeping supplies		7.		\$350.0
	Childcare and children's education costs		8.		\$0.
	Clothing, laundry, and dry cleaning		9.		\$40.
).	Personal care products and services		10.		\$20.
1.	Medical and dental expenses		11.		\$25.
2.	Transportation. Include gas, maintenance, bus or	train fare.	12.		\$332.
	Do not include car payments.				
3.	Entertainment, clubs, recreation, newspapers, m	agazines, and books	13.		\$25.
1.	Charitable contributions and religious donations	S	14.		\$0.
5.	Insurance.				
	Do not include insurance deducted from your pay	or included in lines 4 or 20.			
	15a. Life insurance		15a.		\$0.
	15b. Health insurance		15b.		\$0.
	15c. Vehicle insurance		15c.		\$100.
	15d. Other insurance. Specify:		15d.		\$0.
3.	Taxes. Do not include taxes deducted from your pa	ay or included in lines 4 or 20.			
	Specify:		16.		\$0.
.	Installment or lease payments:				
	17a. Car payments for Vehicle 1		17a.		\$138.
	17b. Car payments for Vehicle 2		17b.		\$0.
	17c. Other. Specify:		17c.		\$0.
	17d. Other. Specify:		17d.		\$0.
3.	Your payments of alimony, maintenance, and su	pport that you did not report as dedu	cted		
	from your pay on line 5, Schedule I, Your Income	e (Official Form 106I).	18.		\$0.
9.	Other payments you make to support others who	o do not live with you.			
	Specify:		19.		\$0.
).	Other real property expenses not included in line	es 4 or 5 of this form or on <i>Schedule</i>	l: Your Income.		
	20a. Mortgages on other property		20a.		\$ 0.
	20b. Real estate taxes		20b.	\$	0.
	20c. Property, homeowner's, or renter's insurance		20c.	\$	0.
	20d. Maintenance, repair, and upkeep expenses		20d.	\$	0.
	20e. Homeowner's association or condominium du	ies	20e.	\$	0.0

Official Form 106J Record # 752665 Schedule J: Your Expenses Page 2 of 3 Case 17-82548 Doc 1 Filed 10/27/17 Entered 10/27/17 09:48:02 Desc Main Document Page 34 of 57

Debtor	1 3411		Stockwell	Case Number (if known)		
	First Na	me Middle Name	Last Name			
21.	Other. S	Specify:Postage/Bank Fees (\$5.00),		_	21.	\$5.00
22	Your mo	nthly expense: Add lines 4 through 21.			22.	\$2,610.00
	The resu	It is your monthly expenses.				
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly	ncome) from Schedule I.		23a.	\$2,662.33
	23b.	Copy your monthly expenses from line	22 above.		23b. -	\$2,610.00
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$52.33
		The result is your monthly net income.				
24.	-	expect an increase or decrease in your e				
		nple, do you expect to finish paying for yo		• •		
	X No	e payment to increase or decrease becau	se of a modification to the terms of y	your mortgage?		
	$\mathbf{H}^{\mathbf{m}}$. Explain Here:				
	Yes	. Ехріані пете.				

 Official Form 106J
 Record #
 752665
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Jan	Lynn	Stockwell
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		r the : <u>NORTHERN</u> District of	ILLINOIS (State)
(If known)	· 		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of periury, I declare that I have read	the summary and schedules filed with this declaration and that they are true and
correct.	· · · · · · · · · · · · · · · · · · ·
🗶 /s/ Jan Lynn Stockwell	×
Signature of Debtor 1	Signature of Debtor 2
Date10/25/2017	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Jan First Name	Lynn Middle Name	Stockwell Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	
Case Number	г		(State)
(If known)			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.			
Part 1: Give Details About Your Marital Status and W	/here You Lived Before		
01. What is your current marital status?			
Married			
Not married			
Not married			
02 During the last 3 years, have you lived anywhere of	ther than where you live no	w?	
□ No.			
Yes. List all of the places you lived in the last 3 ye	ears. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		Same as Debtor 1	Same as Debtor 1
1945 N Orleans St	FROM 2014 To		
Mchenry IL 60050-3941	02/2017		
03 Within the last 8 years, did you ever live with a spo			· ·
property states and territories include Arizona, Call and Wisconsin.)	ifornia, idano, Louisiana, N	evada, New Mexico, Puerto Rico, Texa	s, wasnington,
No.			
Yes. Make sure you fill out Schedule H: Your Cod	lebtors (Official Form 106H).		
Part 24 Explain the Sources of Your Income			

Case 17-82548 Doc 1 Filed 10/27/17 Entered 10/27/17 09:48:02 Desc Main Document Page 37 of 57 Debtor 1 <u>Jan</u> Lynn Stockwell Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$35,200 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$33,051 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$33,000 estimated Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$800 Child Support From January 1 of current year until the date you filed for bankruptcy: Child Support \$0 For last calendar year: (January 1 to December 31, 2016)

For last calendar year:

(January 1 to December 31, 2015)

Child Support

\$0

Case 17-82548 Doc 1 Filed 10/27/17 Entered 10/27/17 09:48:02 Desc Main Document Page 38 of 57 <u>Jan</u> Lynn Stockwell Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? \square No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Amount you still owe Was this payment for... Total amount paid payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Reason for this payment Dates of Total amount Amount you still payment Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider. **Total amount** Dates of Amount you still Reason for this payment payment paid Include creditor's name owe Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes No. Yes. Fill in the details. Nature of the case Court or agency Status of the case

Official Form 107

No. Go to line 11

Check all that apply and fill in the details below.

Record # 752665

Yes. Fill in the information below.

10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

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epto	r 1	Jan		Stockwell	Case Number (if kr	own)				
		First Name	Middle Name	Last Name						
11			iled for bankruptcy, did a nt because you owed a d	any creditor, including a bank or ebt?	financial institution, set off ar	ny amounts from y	our accounts			
	N	No. Go to line 11								
	ΠУ	es. Fill in the information	n below.							
	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?									
	=	lo.								
	ЦΥ									
	11(1-5) VA/:41-			van mina annu miffa vuith a tatal val	us of more than \$500 nor norm	a=2				
10	_		ied for bankruptcy, did y	ou give any gifts with a total val	ue of more than \$600 per pers	on?				
	■ N	vo. ∕es. Fill in the details for	each gift							
14	_		_	ou give any gifts or contribution	s with a total value of more th	an \$600 to any cha	aritv?			
	N		,,,	g, g		, ,,				
	=	es. Fill in the details for	each gift.							
P	art 6:	List Certain Losses								
15		in 1 year before you file bling?	ed for bankruptcy or sind	ce you filed for bankruptcy, did y	ou lose anything because of t	heft, fire, other dis	aster, or			
	N	No.								
		es. Fill in the details for	each gift.							
P	art 7:	List Certain Paymen	ts or Transfers							
16	cons	sulted about seeking ba	inkruptcy or preparing a				ou			
	_		truptcy petition preparer	s, or credit counseling agencies	for services required in your i	запктирісу.				
	■ <i>Y</i>	No. ∕es. Fill in the details								
	P	arty Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment			
		Geraci Law L.L.C.					\$1,000.00			
		55 E. Monroe Street #3	400							
		Chicago,IL 60603								
	P	arty Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment			
		Hananwill Credit Couns	selina	Credit Counseling Services		2017	\$25.00			
		115 N. Cross St.	, coming				<u> </u>			
		Robinson, IL 62454								

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<u>Jan</u> Lynn Stockwell Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Π No. Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment transfer was made @ \$2,256 Fresh Start Monthly from \$282 per month February 2017 1031 S Bluff Street St #109 through September St. George UT 84770 2017 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Nο Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else has or had access to it? Describe the contents have it? **Identify Property You Hold or Control for Someone Else** Part 9:

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ebto	r 1 J <u>an</u>	Lynn	Stockwell	Case Number (if known)						
	First Name	Middle Name	Last Name							
	Do you hold or control any profor someone.	roperty that someone	else owns? Include any prope	erty you borrowed from, are storing for, or he	old in trust					
	No.									
Yes. Fill in the details.										
	_	Where	e is the property?	Describe the property	Value					
Pa	rt 10: Give Details About En	vironmental Informatio	n							
	the purpose of Part 10, the fo	llowing definitions ap	ply:							
ŀ	hazardous or toxic substance	s, wastes, or material		ning pollution, contamination, releases of water, groundwater, or other medium, estes, or material.						
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.									
_	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.									
Rep	ort all notices, releases, and p	proceedings that you	know about, regardless of who	en they occurred.						
24	Has any governmental unit ne	otified you that you m	ay be liable or potentially liable	le under or in violation of an environmental l	aw?					
	No.									
	Yes. Fill in the details.				24 6 8					
		Gover	nmental unit	Environmental law, if you know it	Date of notice					
25	Have you notified any govern	mental unit of any rel	ease of hazardous material?							
	No.									
	Yes. Fill in the details.									
		Gover	nmental unit	Environmental law, if you know it	Date of notice					
26	Have you been a party in any	judicial or administra	ative proceeding under any en	vironmental law? Include settlements and or	ders.					
	No.									
	Yes. Fill in the details.									
		Court	or agency	Nature of the case	Status of the case					
Pa	Give Details About Yo	ur Business or Connect	tions to Any Business							
27	Within 4 years before you file	ed for bankruptcy, did	you own a business or have a	any of the following connections to any busi	ness?					
	_		e, profession, or other activity							
	= ' '		.C) or limited liability partnersh	-						
	A partner in a partners	ship								
	An officer, director, or	-	of a corporation							
	<u> </u>		uity securities of a corporation							
	No. None of the above app	olies. Go to Part 12.								
	Yes. Check all that apply a	above and fill in the det	ails below for each business.							
	Within 2 years before you file institutions, creditors, or other		you give a financial statement	t to anyone about your business? Include al	financial					
	No.									
	Yes. Fill in the details.									
		Date is:	sued							

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Last Name

Lynn Stockwell

Middle Name

<u>Jan</u>

First Name

Case Number (if known)

/ Jan Lynn Stockwell	_
nature of Debtor 1	Signature of Debtor 2
ate _10/25/2017	Date
MM / DD / YYYY	MM / DD / YYYY

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the

Yes. Name of person

Part 12:

Sign Below

_. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Fill in this info	Caso 17		10/27/17 Ent	ered 10/27/17 09:48:02 3 of 57	Desc Main	
				0 01 01		
Debtor 1	Jan	Lynn	Stockwell			
Debtor 2	First Name	Middle Name	Last Name			
	First Name	Middle Name	Last Name			
United States B	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>ILLINOIS</u>	<u> </u>			
Case Number			(State)		Check if this is an	
(If known)		·····			amended filing	
Official Fo	orm 108					
Statemen	t of Inter	ntion for Individuals Fi	ling Under Ch	apter 7		12/1
lf you are an indi	ividual filing und	der chapter 7, you must fill out this for	m if:			
		by your property, or				
		perty and the lease has not expired.	hankruntey netition or	by the date set for the meeting of credit	ore	
		court within 30 days after you me your		•	ors,	
	•	ogether in a joint case, both are equall	•	•		
Both debtors mu	st sign and date	e the form.				
Be as complete a	and accurate as	possible. If more space is needed, att	ach a separate sheet to t	this form. On the top of any additional p	pages,	
write your name	and case number	er (if known).				
Part 1:	ist Your Creditors	Who Have Secured Claims				
For any credi information b	=	sted in Part 1 of Schedule D: Creditors	Who Have Claims Secu	red by Property (Official Form 106D), fil	II in the	
Identify the c	reditor and the p	property that is collateral	What do you intend secures a debt?	to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's			☐ Surrender th	ne property	No	
name:	Citizens /	Auto Finance	_	roperty and redeem it	— □ Yes	
Description	of 2006 Dod	lge Durango with over 160,000 miles	_	roperty and enter into a	□ 163	
Description property	101 -000 500	go 2 arango mar ovor 100,000 mmoo		n Agreement.		
securing de	ebt:		Retain the p	roperty and [explain]:		
				· , · · · · 	_	
Creditor's			☐ Surrender th	ne property	□ No	
name:	Citizens I	Finance of Illinois	🗌 Retain the p	roperty and redeem it	Yes	
Description	of Househol	d Goods		roperty and enter into a	103	
property	101		Reaffirmatio	n Agreement.		
securing de	ebt:		Retain the p	roperty and [explain]:		
					-	
Creditor's			☐ Surrender th	ne property	☐ No	
name:			Retain the p	roperty and redeem it	Yes	
Description	n of		Retain the p	roperty and enter into a		
property	101		Reaffirmatio	n Agreement.		
securing de	ebt:		Retain the p	roperty and [explain]:		
					-	
Creditor's			Surrender th		☐ No	
name:				roperty and redeem it	Yes	
Description	n of		Retain the p	roperty and enter into a		
property			Reaffirmatio	n Agreement.		
securing de	ebt:		Retain the p	roperty and [explain]:		

Debtor 1 Jan Case 17-82548 Doc 1	Filed 10/27/17 Stockwell Document Last Name	Entered 10/27/17 09:48:02 Page 44 of 57 humber (if known)	Desc Main
Part 2: List Your Unexpired Personal Property Leases			
For any unexpired personal property lease that you listed in fill in the information below. Do not list real estate leases. <i>Ut</i> ended. You may assume an unexpired personal property lea	nexpired leases are lease	s that are still in effect; the lease period has not	
Describe your unexpired personal property leases			Will the lease be assumed?
Lessor's name:			□ No
Description of leased property:			Yes
Lessor's name:			□ No
Description of leased property:			Yes
Lessor's name:			□No
Description of leased property:			Yes
Lessor's name:			□No
Description of leased property:			□Yes
Lessor's name:			□No
Description of leased property:			Yes
Lessor's name:			□No
Description of leased property:			Yes
Lessor's name:			□ No
Description of leased property:			Yes
Part 3: Sign Below			
Under penalty of perjury, I declare that I have indicated my integer personal property that is subject to an unexpired lease.	tention about any propert	ty of my estate that secures a debt and any	
🗶 /s/ Jan Lynn Stockwell	x		
Signature of Debtor 1	Signature of Debte	or 2	

Date _Dated: 10/25/2017 MM / DD / YYYY

Date MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In	re		
Jar	n Lynn Stockwell / Debtor	Case No:	
		Chapter: (Chapter 7
	DISCLOSURE OF	F COMPENSATION OF ATTORNEY FOR DEBTO	OR
	mpensation paid to me within one year before the filin	2016(b), I certify that I am the attorney for the above rang of the petition in bankruptcy, or agreed to be paid to contemplation of or in connection with the bankruptcy	o me, for services
	For legal services, I have agreed to accept	\$1,000.00	
	Prior to the filing of this statement I have received	\$1,000.00	
	Balance Due	\$0.00	
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me is:		
	Debtor(s) Other: (specify)		
4.	Guier. (speerly)	compensation with any other person unless they are n	nembers and associates
		mpensation with a other person or persons who are not ether with a list of the names of the people sharing in	
5.	In return for the above-disclosed fee, I have agreed case, including:	to render legal service for all aspects of the bankruptc	у
		d rendering advice to the debtor in determining wheth	er to file a petition in
	bankruptcy;		. J.
	b. Preparation and filing of any petition, schedule	es, statements of affairs and plan which may be require	ea;
6.	By agreement with the debtor(s), the above-disclose Fee does NOT include any work done post-filing.	ed fee does not include the following service:	
		CERTIFICATION	
		aplete statement of any agreement or arrangement for e debtor(s) in this bankruptcy proceedings.	
	Date: 10/25/2017	/s/ Jason Kyle Nielson	
	Date	Signature of Attorney	
		_Geraci Law L.L.C.	

Page 1 of 1 Record # 752665

Name of law firm

Case 17-82548 Geraci Lawed 1.0027///InfoisEndiana Wisconsio9:48:02 Desc Main Headquarters: 55 E. Monroe Street, #3400 Chicago InfoisEndiana 868 agreet 706 OF GENT CORNER WWW.INFOTAPES.COM

Date: 9/27/2017

Consultation Attorney: MEL

Record #: 752-665

Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services before filing in court of \$\frac{1,000.00}{2,000.00}\$ at \$\{}\text{ boday, \$\{}\text{ per }\{}\text{ within 60 days of today. Bankruptcy is time-sensitivel and \$\{}\text{ will obtain from }\{
at \$ { folially, \$ {} her {
and \${} will obtain from { will introduce on the pre-filing fee is discharged. We will
and \${} I will obtain from {
start preparing your documents as soon as you sign this contract. Work before signing is no charge. With a soon as your documents as soon as you sign this contract.
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$\frac{1.295.00}{8.9335} = \frac{1.630.00}{1.630.00}\$ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court of proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motion including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into client trust account. We will only refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin : We will submit any unresolved dispute about the fee to binding arbitration within 30 days or receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund or unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change is circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: stude loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debt after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd education course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, determined.
Date: 1 10 X (Joint Debtor)
pair Stockword Dobtor)
X Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112
×Λ \

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Jan Lynn Stockwell / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/25/2017 /s/ Jan Lynn Stockwell

Jan Lynn Stockwell

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Jan Lynn Stockwell / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 10/25/2017	/s/ Jan Lynn Stockwell	
	Jan Lynn Stockwell	
Dated: 10/25/2017	/s/ Jason Kyle Nielson	
	Attorney: Jason Kyle Nielson	—

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Debtor 1	Jan	Lynn	Stockwell	Case Number (if k	(nown)
	First Name	Middle Name	Last Name	(
Part 6	Answer These Question	ns for Reporting Purposes			
16. V	What kind of debts do ou have?	16a. Are your debts as "incurred by ar No. Go to line Yes. Go to line 16b. Are your debts	ne 17. s primarily business debts ness or investment or through e 16c.	sonal, family, or household pu • **Research	urpose." that you incurred to obtain
		16c. State the type of	debts you owe that are not co	nsumer debts or business de	ebts.
-					
	re you filing under hapter 7?	☐ No. I am not filir	ng under Chapter 7. Go to lin	e 18.	
a e a a	to you estimate that after ny exempt property is xcluded and dministrative expenses re paid that funds will be vailable for distribution o unsecured creditors?		inder Chapter 7. Do you estin ive expenses are paid that fun		
у	low many creditors do ou estimate that you we?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 1,000-1 □ 5,001- □ 10,001	10,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
е	low much do you stimate your assets to e worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 milli	0	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
е	ow much do you stimate your liabilities o be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,00 □ \$500,001-\$1 million	0	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Part 7	Sign Below				•
For yo	-	I have examined this pecorrect.	etition, and I declare under pe	nalty of perjury that the inform	nation provided is true and
		of title 11, United States under Chapter 7. If no attorney represent this document, I have o	s Code. I understand the relie	of available under each chapte ee to pay someone who is no equired by 11 U.S.C. § 342(b)	ot an attorney to help me fill out).
		with a bankruptcy case 18 U.S.C. §§ 152, 1341 Signature of Debt	can result in fines up to \$250	,000, or imprisonment for up	ure of Debtor 2

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Fill in this in	Fill in this information to identify your case:							
Debtor 1	Jan	Lynn	Stockwell					
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>							
Case Number (if known)	r		(State)					

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out ban	kruptcy forms?
No	·
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and schedules filed correct.	with this declaration and that they are true and
Signature of Debtor 1 Signature of Debtor	or 2
Date : 10 / 25/2017 Date MM / DD / YYYY	/ YYYY

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Debtor 1	Jan	Lynn	Stockwell	Case Number (if known)
	First Name	Middle Name	Last Name	,

Part 12:	Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1							
Dat	Date						
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
No No							
Yes	☐ Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
■ No □ Yes.	Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						

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Case Number (if known) Document Stockwell Lynn

First Name	Middle Name	Last Name	
Part 2: List Your Unexp	ired Personal Property Lea	ses	
For any unexpired personal p	property lease that you lis	ted in Schedule G: Executory Contracts and	d Unexpired Leases (Official Form 106G),
		es. Unexpired leases are leases that are sti	
ended. You may assume an u	nexpired personal proper	ty lease if the trustee does not assume it. 1	1 U.S.C. § 365(p)(2).
Describe your unexpired	personal property leases		
.a.	personal property leases	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Will the lease be assumed?
Lessor's name:			No
Description of leased			Yes
property:			
Lessor's name:			☐ No
Description of leased			☐ Yes
property:			
Lessor's name:			□No
Description of leased			Yes
property:			
Lessor's name:			□No
Description of leased			Yes
property:			
Lessor's name:			□No
Description of leased			□Yes
property:			
Lessor's name:			□No
Description of leased			□Yes
property:			
Lessor's name:			□ No
Description of leased			☐ Yes
property:			
Part 3: Sign Below			
nder penalty of periury. I decl	are that I have indicated a	ny intention about any property of my estat	te that secures a debt and any
ersonal property that is subje		ny mananananany propony or my ocaa	o diatossaiss a dost dita dily
$\langle \ \rangle$	$\times 10^{\circ}$	\bigcap	
fant.	WHOLINE	V ×	
Signature of Debtor 1	-	Signature of Debtor 2	
Date Dated: 10 /25	_/2(Date MM / DD / YYYY	
17 1 1 UU / 11171		אוואו / טע / אוואו	

Official Form 108

Debtor 1 Jan

Record # 752665 Statement of Intention for Individuals Filing Under Chapter 7

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13,
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptoy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION & ACCURATE!!!!

Dated: 10 / 25/2017

Jan Lynn Stockwell

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Jan Lynn Stockwell / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10 125/2017

Jan Lynn Stockwell

X Date & Sign

Record # 752665

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Page 56 of Se Number (if known) Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation 0.00 0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:.... For you For your spouse Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. 0.00 0.00 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line10c. 0.00 0.00 10a. \$ 0.00 0.00 10b. 10c. Total amounts from separate pages, if any. 0.00 0.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each 3,813.33 0.00 3,813.33 column. Then add the total for Column A to the total for Column B Part 2: **Determine Whether the Means Test Applies to You** 12. Calculate your current monthly income for the year. Follow these steps: 12a. 3,813,33 Multiply by 12 (the number of months in a year). x 12 The result is your annual income for this part of the form. 12b. 45,759.96 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. IL Fill in the number of people in your household. 4 Fill in the median family income for your state and size of household. 91,216.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Jan Lynn Stockwell Date: 10 /25 /2017 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Jan

Debtor 1

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Form B 201A, Notice to Consumer Debtor(s)

In re Jan Lynn Stockwell / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 0 / 05/2017

Jan Lynn Stockwell

X Date & Sign

Dated: 🔼 / 🚫 /2017

Attorney: Town Deelson